

Business Notices.

THE ADVANTAGE OF A GOOD-LOOKING TIE.—A quiet, respectable-looking gentleman, who had been in the habit of wearing a shabby, old-fashioned necktie, was one day in the city of New York. He was in the habit of wearing a shabby, old-fashioned necktie, and was one day in the city of New York. He was in the habit of wearing a shabby, old-fashioned necktie, and was one day in the city of New York.

ALL THE FURN OF THE WORLD.—LATEST PARIS STYLES. GENT'S NEW FURN. No. 57 Broadway.

WOMAN'S RIGHTS.—Among them is the right to wear. WYLER'S FASHIONABLE FURN. No. 251 Broadway.

WINTER CLOTHING.—AT FURN. EXTENSIVE CLOTHING WAREHOUSE. No. 66 and 68 Fulton-st.

Black Cloth Overalls.—No. 66 and 68 Fulton-st. No. 66 and 68 Fulton-st. No. 66 and 68 Fulton-st.

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ALBION LIFE INSURANCE.

The last issue of the Insurance Monitor of this city contains an article on the subject of "Albion Life Insurance Co." relating to the dividend of 10 percent on the amount of the policy. The article is a full and complete statement of the facts, and is a most interesting and valuable contribution to the knowledge of the public.

First. The Albion which has declared the Bonus of 10 percent on the amount of the policy, is the only one of the kind in the United States. The example given in your paper of Aug. 20, 1858, is a full and complete statement of the facts, and is a most interesting and valuable contribution to the knowledge of the public.

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Third. Every policyholder in the Albion insured on the basis of making dividends is entitled to a dividend of 10 percent on the amount of the policy. The example given in your paper of Aug. 20, 1858, is a full and complete statement of the facts, and is a most interesting and valuable contribution to the knowledge of the public.

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and that of their masters may be compared to that of a very large proportion of the slaves and slaveholders of the United States. Of our 347,355 slaveholders in 1850, 309,283 were owners of less than twenty slaves each. The lot of this body of serfs is said to be very hard. The patriarchal feelings which belong to a certain extent, to the richer and better educated proprietors, are too often strangers to the breasts of these ignorant and greedy masters, whose poverty drives them often to extract all they can squeeze out of their unhappy serfs.

3. There were 36,024 proprietors owning from 1 to 100 serfs—in all, 3,271,648 souls. The corresponding class of proprietors in the United States amounted, by the census of 1850, to just about the same number with that of Russia, but the total of slaves owned by them was very far less, showing that, while more of this class in Russia approached the limit of a 100 slaves, with us the greater part of this class did not rise much beyond 20 slaves each. Even this class of Russian proprietors, still lingering on the borders of poverty, make almost as hard masters as those of the preceding class. It is from these two classes (which must be considered as corresponding to the mass of the American slaveholders), that the Emperor experiences the most bitter opposition to his plans of emancipation.

4. We have next a body of proprietors in easy circumstances, 19,908 in number, and owning among them 7,807,066 peasants. The corresponding class in the United States amounts to only 1,731 slave owners, but holding, on the average, a much less number of slaves.

5. We have next a class of 2,468 rich Russian proprietors, who, in 1850, had only two representatives in the United States, owing from 1,000 to 2,000 serfs each, and among them 3,230,256.

6. Finally, we have a class of proprietors in the United States of 1,447 great proprietors, each owning more than 2,000 serfs, and together 3,230,256. They represent the great territorial fortunes of Russia, having at their head the Count Scheremetev, who alone owns more than 300,000 serfs.

The total result, in round numbers, is 22,000,000 peasants belonging to about 116,000 proprietors. Many of these proprietors are in debt, and more than half of these peasants stand pledged to the Crown, for advances made to their owners to the extent of more than \$300,000,000.

In these districts where the system prevails of the cultivation of the lands of the proprietors by the labor of the serfs, it is usual for the proprietor to reserve, according to the fertility of the soil, a third, two-sevenths, or sometimes only a fourth of the land to himself, to be cultivated for his benefit by the labor of the serf, and to assign the rest to them as means of providing food and clothing for themselves. The economist Storch alleges that, on an average, the peasants have assigned to them, to each soul, four-and-a-half desiatines of land, equivalent to between eleven and twelve English acres, in compensation for which must be cultivated three desiatines, about nine acres, for the lord; but this assignment varies greatly in different provinces. This distribution is made of lands to be cultivated by each peasant family, both for its own use and for the use of the lord, by a sort of commonwealth of the peasants, the heads of which are nominally elected by them, but over the selection and conduct of whom the proprietor exercises or may exercise, a controlling influence. As these assignments are perpetually changing, according to the increase or decrease of families, the peasants feel little interest in their lots beyond the year's crop, and no disposition to make any improvements. The cultivation is most wretched and the produce very small, about equal to that of lower Virginia.

Where the peasants pay an *obrok*, that is to say, hire out themselves, the amount, when they belong to poor proprietors, absorbs a large part of their wages, and as their gains increase is liable to be increased at any time, and often is, at the pleasure of the masters. These masters, on their own plantations, are little Czars, spring often the tone of emperors—though just at this moment they are not much in a humor to ape the reigning emperor—just about as absolute lords as our Southern Democratic slaveholders. They exercise at pleasure the right of castigation, and no serf can leave the estate without a pass. It is noticed in Russia—and the same story is told of English, Irish and Yankee emigrants to our Southern States—that the new nobility, raised to that rank, and in consequence, to the right of owning serfs, by participation in the public service, are much more cruel and exacting than the old hereditary proprietors, some of whom entertain toward their serfs a sort of patriarchal feeling.

The proprietor is responsible for the impost or poll tax payable by the serfs to the Imperial Treasury, which is sufficiently heavy—about \$1.75 per head. This sum is to be collected and paid at all hazards. The treasury takes precedence of every other creditor. The duties of the proprietor to the serf are: 1. Either to provide him with sufficient land to maintain himself, or to cause him to be taught a trade for the same purpose; 2. To feed him in case of famine—which latter obligation sometimes falls very hard upon the proprietor. He is also obliged to furnish recruits, in proportion to the number of his serfs, to the Imperial Army, and to fit them out for the service—another heavy obligation, especially in time of war. The Russian proprietors say, just as our slaveholders do, "O, our serfs are happy. They have no care or anxiety. All that falls upon us. Assured of support, they are a thousand times better off than the free peasants of the rest of Europe." But, as happens also with us, these obligations imposed by law are too often very ill-discharged, while the poor peasants, like our slaves, find it much easier to hold their tongues than to attempt to make any complaint.

Such is a brief but comprehensive outline of that system of personal servitude to do away with which the Emperor Alexander II. has set himself at work in good earnest. There are great obstacles to be surmounted; but, also, there is great good to be done, and great glory to be achieved.

A case seems to be impending which is likely to throw some additional light upon the actual extent and limitations of Mr. Cass's famous doctrine of the non-visitation, by the war ships of other nations, of vessels bearing the American flag. It is well known that a new filibustering expedition against Nicaragua, under the auspices of William Walker, is on foot; preparations for which have been making for months past, and some of the vessels of which have probably by a time sailed. The President has issued his proclamation against this expedition, and professes a great disposition to defeat and intercept it. But the Navy Department is so busy at this time in fitting out the expedition against Paraguay, as to not have any

vessels to spare, or at least not enough to make sure of intercepting these piratical expeditions. It is stated that the British Government, which has a sufficient number of vessels on the Central American coast, and which claims under the Clayton-Bulwer treaty a right to prevent any occupation of any port of Central America by an American force, whether national or filibuster, will, on the failure of our vessels to intercept and arrest Walker, step in and do the thing itself—a procedure, the anticipation of which at Washington is said to be a cause of great anxiety to the President and Mr. Cass. We do not perceive exactly why. To be obliged to jump over a back wall or to creep through a very small hole, might indeed be a matter of disgust, especially to a steady old gentleman of Mr. Cass's bulk. But in this case, even should the British seize upon Walker and his filibusters, it does not appear that Mr. Cass will be driven to any such extremity. It seems to us that there is a door wide open, out of which Mr. Cass may walk with all the honors—a door so wide that he will not even be obliged to turn sideways to get through it. Whatever may be said of slave traders, for whom Mr. Cass seems indeed to have a sneaking sort of affection, there cannot be a doubt, we think, that filibusters are *bona fide* pirates—searobbers—and that they are such not by statute, like the African slave traders, but by the law of nations. Our neutrality laws are intended to operate against such expeditions and their projectors, aiders and abettors, while they are still within our territory or waters, and by their presence there, subject to our municipal law. The moment they have got clear of our coasts, they fall under the law of nations, and that law unquestionably places them in the category of pirates. It was, as we understand the case, under this law of nations, and not under our municipal law, that Walker and his men were pursued, seized and sent back on his last expedition to Nicaragua. What we did on that occasion the British had an equal right to do then and to do now. Mr. Cass certainly will not go, as indeed he never has gone, the absurd length of allowing pirates and adventurers generally, to shield themselves under the American flag. The use of the American flag by Walker, and the sailing in a vessel having American custom-house papers, is not only a fraud upon us, it is a fraud upon the whole world—a fraud by which it is absurd to expect that the British Government—nowithstanding their apparent conversion to Mr. Cass's views of the right of search and visitation—will allow themselves to be imposed upon.

The two ruling passions of *The London Times* are hatred and dread of Russia, and envy, jealousy and ill-temper toward the United States. Of both these feelings it exhibits strong evidence in its comments on the late Chinese treaty. It extols the Russian diplomacy as something remarkable, and refers to the territorial and other concessions obtained by the Russian negotiator as affording fresh proof of the ambition of Russia and of the energy, tact and success with which her ambitious schemes are pursued. As if to console and indemnify itself for the terror and alarm thus inspired, *The Times* next turns round upon the United States, and takes to abusing our Minister, Mr. Reed, as if, through the whole negotiation, he had been nothing but a mere bob to the tail of the Russian kite. Now suppose this to have been so, we do not see but that the position of bob to the tail of the kite was altogether as respectable and dignified as would have been that of bob to the joint kite of France and England, which seems to have been the service which *The London Times* demanded of Mr. Reed. The precise state of the case was this: England and France had resolved to resort to the employment of force to compel the Chinese to negotiate. Russia and the United States were perfectly ready to join and aid France and England in a negotiation, but they were not disposed to take part in the war against China which those two powers had commenced. Under these circumstances, it was perfectly natural and proper that there should be more sympathy and cooperation between Mr. Reed and the Russian Minister than between him and the Ministers of England and France. This is the whole story, and *The London Times* is welcome to all it can make out of it.

We call attention to an accurate advertisement to-day of the hours at which the different subjects of the Course at Columbia College are treated, some confusion having been occasioned by errors in the advertisements heretofore.

It should be borne in mind that this attempt to introduce among us the larger instruction furnished by European Universities addresses itself not merely to students and young men, but to men of any age and every pursuit, and also to women. It must have the countenance and support of other than graduates of Colleges, or it will fail of one of its chief aims—a more general diffusion of higher knowledge.

FROM RIO DE JANEIRO.—We have papers from Rio de Janeiro to October 5. The weather had been very severe all over the empire, and heavy gales of wind a storm of rain had prevailed.

Dates from Pernambuco to September 22 give the following version of the difficulty between the French Consul and the President of the Province: "A French subject, named Chardon, having died, leaving orphan children, the proper Judge undertook to settle the estate of his effects. To this the Consul objected, asserting that it was his business to take charge of the property of the deceased. Quite a correspondence followed, and the President of the Province, Sr. Jacques, decided the question in accordance with the opinion of the Judge of Orphans. The Consul protested at the decision, which manifested peremptory decree to have been just, and suspended his relations with the Presidency, going so far as to forbid the French vessels in port to hoist the Brazilian colors on the 7th of September—the national holiday. The affair remains in this state, awaiting the decision of the General Government.

According to observations made at the Marine Arsenal in Pernambuco, the great solar eclipse commenced there on Sept. 6, at 22 hours 37 minutes 47 seconds; reached its greatest obscuration on the same day at 23 hours 39 minutes 39 seconds; and terminated on Sept. 7, at 0 hour 51 minutes 36 seconds 6 of 40 digits. After the eclipse the weather for five or six days was of the most rigorous description, and eclip's rains fell incessantly. All the rivers in the northern part of the empire had overflowed their banks, and the cane plantations had been severely damaged. Travel on the Pernambuco Railroad was suspended for a day on account of the freshets.

The exports of Coffee during the month of September reached 213,672 bags. During the first five days of October the exports were 31,180 bags, of which 14,672 were shipped on the 5th, nearly all for the United States.

Cleated Oct. 4, for Baltimore, by k. Winifred, with 4,380 bags coffee; for New-York, bark Roebuck, with 5,677 bags coffee.

Mr. Quincy, senior, has nearly recovered from the effects of his recent accident. He has no internal injuries, and the only external wound is a slight gash in the head.

FROM THE LATEST NEWS.

RECEIVED BY

MAGNETIC TELEGRAPH.

From Washington.

WASHINGTON, Wednesday, Nov. 10, 1858.

Notwithstanding the great augmentation of the Douglas faction in the Capital since the election, the President is as implacable as ever. The Administration threatens war to the knife against Douglas.

Though Mr. Everett's coming has been summoned to the President's presence ostensibly for purposes of consultation about the tariff and the Pacific Railroad, there is no doubt that Sen. Cobb's removal from the Treasury is contemplated.

To the Associated Press.

WASHINGTON, Wednesday, Nov. 10, 1858.

The State Department has sent an official note to Gen. Taylor, pointing out the impropriety of his course, and expressing the dissatisfaction with which the Department regards his publication warning the public against purchasing tickets for Nicaragua by the steamer Wash.

Mr. Joseph L. White has had repeated interviews with Gen. Walker, his only object, he says, to ascertain whether Gen. W. designed, should he be restored to power in Nicaragua, to interfere with the chartered rights of the Atlantic and Pacific Ship Canal Company. Gen. W. has given him the assurance that in any event he would respect those rights or any other American interests. Mr. White today sent a note to the Assistant Secretary of State, with the request that it be shown to Mr. Cass, denying that any Walker filibusters went to Nicaragua in the steamer Wash, and saying that the Company will not knowingly permit such persons to go to fight in their vessels.

The Collector of the Port of Mobile has been applied for by a clearance to a Walker emigrant vessel, but has referred the question to the Secretary of the Treasury.

Gen. Walker left for Mobile today. Last night he and Gen. Hennessey reconciled their former differences.

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SPECIAL DISPATCHES TO THE N. Y. TRIBUNE.

From Our Own Correspondent.

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